



Signed: June 18, 2010

Leslie Tchaikovsky

LESLIE TCHAIKOVSKY
U.S. Bankruptcy Judge

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Attorney for: Secured Creditor,
Deutsche Bank National Trust Company,
as Trustee for HarborView Mortgage Loan
Trust Mortgage Loan Pass-Through
Certificates, Series 2007-5, its assignees
and/or successors and the servicing agent
American Home Mortgage Servicing, Inc

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re:) Case No. 09-44059 T
)
Luis Angel Torres,) Chapter 11
)
) RS No. GJB-3599
Debtor.)
) **ORDER ON ADEQUATE PROTECTION**
)
) Date: 03/19/2010
) Time: 11:00 AM
) Ctrm: 201
) Place: 1300 Clay Street
) Oakland, CA

The motion of Secured Creditor, Deutsche Bank National Trust Company as Trustee, for HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates Series 2007-5, its assignees and/or successors, for relief from the automatic stay came on regularly for hearing by the Court on the date, time and place set forth above, before the Honorable Leslie J. Tchaikovsky. All appearances are as noted in the court record.

Upon reading the papers and pleadings on file herein, and upon hearing oral argument and based on the evidence presented, the Court rules as follows:

IT IS HEREBY ORDERED, ADJUDGED AND DECREED

1. This Order affects the real property commonly known as: 55 WildWood Lane, Novato, CA 94947.
2. Debtor to remain current on post-petition payments pursuant to the terms of the subject Note and Deed of Trust. Commencing 03/01/2010 and continuing on the 1st day of each month thereafter, Debtor shall make a payment in the current amount of \$3,968.36. Payments received after the 15th day of any month shall include a late charge in the amount of \$198.42
3. Payments shall be made directly to Secured Creditor, American Home Mortgage Servicing, Inc, Attn: Cash Management ,1525 S. Beltline Rd. Suite 100N, Coppell, TX, 75019 with reference to Loan Number XXXX6660, or as otherwise directed.
4. The Debtor shall timely perform all of their obligations under Secured Creditor's loan documents as they come due, including but not limited to the payment of real estate taxes, and maintaining insurance coverage.
5. In the event Debtor fails to timely perform any of the obligations set forth in this Order, Secured Creditor shall notify Debtor and Debtor's counsel of the default in writing. Debtor shall have ten (10) calendar days from the date of the written notification to cure the default.
6. If Debtor fails to timely cure the default, Secured Creditor shall be entitled to lodge a Declaration of Default and an Order Terminating the Automatic Stay. The Order shall be entered without further hearing. The automatic stay shall be immediately terminated and extinguished for all purposes as to Secured Creditor and Secured Creditor may proceed with and hold a trustee's sale of the subject property, pursuant to applicable state law, and without further Court Order or proceeding being necessary, commence any action necessary to obtain complete possession of the subject Property, including unlawful detainer, if required.
7. The fourteen day stay described in Bankruptcy Rule 4001(a)(3) is waived upon relief.

IT IS SO ORDERED:

Approved as to Form:

/s/ Marc Voisenat
Marc Voisenat, Esq.
Attorney for Debtor

**** END OF ORDER ****

COURT SERVICE LIST

DEBTOR

Luis Angel Torres
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COUNSEL FOR DEBTOR

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US TRUSTEE

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